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FICTION IN TWO ASPECTS.

FOR the same reason that cards are tabooed in some houses, stern disciplinarians unhesitatingly prohibit all who are under their control from reading novels. Novels, in their minds, are always associated with impure and dangerous literature; just as cards are regarded by people of narrow views as mischievous inventions which are certain to demoralise those who use them. Even Goldsmith, himself a novelist, was prejudiced against this class of literature, for he writes thus: 'Above all, never let your son touch a novel or a romance. . . . Novels teach the youthful mind to sigh after beauty and happiness that never existed, to despise the little good that Fortune has mixed in our cup by expecting more than she ever gave.' Many have followed Goldsmith's counsel, and instead of discriminating between novels of a healthy moral tone and those of an opposite tendency, have condemned all alike.

Let the objections be what they may, it is nevertheless certain that novels of the better class have their uses, and can exercise a great influence for good on the minds of those who read them; hence to condemn them as not only useless but demoralising, is just as reasonable as to denounce all the theatres in our land as institutions for depraving the people. One of the first traits observable in a child is a love of hearing some story. A fairy tale or any narrative however simple, will thoroughly delight the wondering and curious minds of children. They like to sit and listen to any incidents which the narrator may invent or repeat about characters in real life, or characters 'carved out of the carver's brain.' This is a childish pleasure; but it is a pleasure which does not cease to please when childhood's days are over. The love of hearing a story remains; but with the developed mind comes, very naturally, a desire for more elaborate narratives, for faithful delineations of character, and for the word-pictures with which so many writers of fiction charm their readers.

This natural craving created the novel. The various histories of personal adventure, the biographies of those whose lives had been in any way remarkable, were by no means numerous enough to satisfy the demand for entertaining literature. Hence arose the need for supplying this demand; and in doing this there was no difficulty, since the demand could easily be met by fiction.

Human nature presents many curious phenomena, but none, perhaps, more curious than the interest and sympathy which can be felt by men and women for the imaginary creations of the novelist. Herein lies the power of the novel. Were it not for this interest and sympathy, the novel could have no *raison d'être*. Thus the novel does more than supply a demand; it draws its readers away from the consciousness of self, and arouses those feelings of sympathy which always have a humanising tendency. A good novel may exercise a beneficial influence, of which the reader is quite unconscious, but which will nevertheless bear fruit in its effect upon the character.

To look upon novels as mere inventions for giving idle people and frivolous young men and women an occupation, is to take not only a very low view, but a very unjust view of their utility. This view might be justified if they never rose beyond the standard aimed at by a certain class of French and English novelists; but writers with high aims have devoted their intellects to the production of novels which cannot fail to raise the moral tone of those who read them. An eminent Oxford lecturer recommends students for holy orders to read good novels as a means of enlarging their ideas, and educating themselves for the social work of the ministry. And quite lately, Canon Farrar, in a lecture delivered to the members of the Homiletical Society, gave his testimony to the value of novels when he said: 'The occasional reading of a good novel may be the very fruitful occupation of the brief leisure of the clergyman's study; may enable him far more successfully to touch the hearts and consciences of his hearers;

may furnish him with new thoughts and topics for many fresh and interesting sermons.'

Such passages as this must arrest attention, and who can tell what after-effect they may have on the minds of those whom they have once led to reflect? Many a profitable lesson has been learned and taken to heart from the pages of a novel. Faults have been recognised, and struggled against after the perusal of a work of fiction in which their pitifulness and the mischief wrought by them have been faithfully portrayed. Vicious inclinations have received their first check from the merciless exposure in some well-told tale, of the ghastly travesty upon pleasure and happiness that a life of sensual indulgence is. Take for instance the character of 'Becky Sharpe;' what a warning it must convey to the worldly woman who goes through life with no thoughts but thoughts of self and self-indulgence! In the vices, the faults, and follies described in these eloquent monitors, those who heed them may see their own shortcomings. Thus a good novel may be of incalculable use in warning its readers against some of their own failings; in pointing out those failings which no friend perhaps would have the courage to speak of, and in leading them generally to contemplate the defects in their characters.

But further than this, a good novel usually contains the delineation of a character worthy of imitation. And it very often happens that the study of a noble character, even if the character be that of a fictitious person, has a lasting influence on the mind. Thus a novel may act as an exemplar to its readers of the standard of life they ought to aim at. But it would, naturally, be impossible to estimate fully the value and influence of a really good work of fiction. A good novel that has made its mark in the literary world, and which remains popular after the interest in its first appearance has abated, is read by thousands. Out of these thousands there must be some who are capable of being influenced by it; and if the perusal does influence them for good, it is all the better for them and for society that the book was written.

There is another point for consideration. The most inveterate readers cannot always be engrossed in the study of works which require close attention. Times will come when the weary reader requires a change, and no more healthful change could be imagined than that afforded by the pages of a thoroughly interesting novel. Hence this species of literature has its value as a mental anodyne. And it has this value not only to the brain-workers, but to those whose lives are harassed by the dull monotony of daily cares and anxieties. It is a great relief to turn away from the realities of life, and become absorbed for a while in the imaginary cares, sorrows, and joys of the great world of fiction. The tension of the mind is relieved, new thoughts are suggested, fresh interests awakened, and the book is laid

down in a very different frame of mind from that in which it was taken up.

Collectively, novels are mischievous only to those who spend all their time in reading nothing else. Individually, they are harmful only when they have an immoral or irreligious tendency. And this leads us to the worse aspect of the subject. Unhappily, too many novels written now, not only by French but by English novelists, are nothing better than the embodiment of gross impurity, which makes an Englishman who has any feelings of decency blush for his countrymen, and especially for certain so-called lady novelists. For strange to say, the chief offenders are women! They are found ready to write things from which even the most unprincipled literary men would shrink, resulting in a 'stream of moral sewage' unblushingly given to the world. The mischief they do is incalculable. Such writers cannot possibly write truth. Their notions of life, of society, of human nature are false and mischievous. Their pathos, when they essay pathos, is soulless; while their love-scenes are coarse, and tainted with a sensuality which is as repellent as it is uncalled for. The sanctity of the holy estate of matrimony is unpardonably outraged by their writings. Heaven help the man whose bride has formed her ideas of the duties of a wife and mother from the novels of these literary pariahs! A girl's notion of a husband derived from such a source is that of an easy-going elderly man who will act the part of chaperon when he is wanted, keep up an expensive establishment for her, pay her bills, and then leave her to flirt with her chosen companions. Or in some cases the ideal husband is represented as an impossible Adonis, endowed with every bodily and sensual charm; while under any circumstances, the necessity for marrying for the sake of a grand establishment and a perpetual round of ball and opera going and other gaities, is strongly impressed upon the minds of those who only too willingly adopt the false and pernicious notions thus suggested. Some of the unhappy results of this polluting and dangerously fascinating literature are from time to time made only too patent in the columns of our newspapers. There can be no doubt in any thinking man's mind that this kind of fiction is largely instrumental in causing many of the miserable scandals which are now of such frequent occurrence. Novels of the class referred to are read by thousands of readers of both sexes; and as the majority of these readers are, alas! the young, with their unformed and easily influenced characters, it is utterly impossible that the most mischievous results should not ensue.

As soon as a book is known to be in any way improper, there is an unseemly rush to the libraries for its possession. The volumes are not allowed to rest for a single day on the shelf; but as soon as one reader returns them, some other eager applicant carries them off, probably to be pored over by all the novel-reading members of a family. This is deplorable. Time that might be spent in reading healthy fiction is thus frittered away,

and worse than wasted ; for the perusal of this vitiated fiction only whets the morbid appetite, and gives it a keen relish for every kind of depravity.

YOUNG LORD PENRITH.

CHAPTER XLVI.—A VISIT OF INSPECTION.

'YOUR accounts, Mr Ashton, are quite correct. Nothing could be, ahem ! more accurate. And now—if you have the cash ready, we will not trouble you much more.'

The speaker was not Mr Dicker, as may easily be conjectured, but Mr Mould, the elder of the other two railway Directors who accompanied their Deputy Chairman on his visit of inspection. Mr Mould was a thick-set, elderly, pompous-mannered man, with white whiskers, fishy eyes, a bunch of great gold seals, drab gaiters, and a remarkable resemblance to the thick, short, little fish called a miller's thumb. His voice was harsh but indistinct, and he lisped slightly. Mr Mould was not popular. A warm man on 'Change, he was a cold man in private life, but, such as he was, he represented among the Directors an Opposition party, adverse to Mr Dicker. The other Director, whose name was Barber, and who was a little man, red-faced, and with stiff gray hair that rose, rebellious to the brush, echoed Mr Mould's sentiments, and belonged to the Opposition too.

There are two parties in every Association or Assembly, public or private, as surely as night follows day, and so it was in this Railway Company. Mr Dicker's wealth and energy made him all but supreme ; but there were those who grudged him the fortune he had amassed and the power he wielded, and these two, Messrs Mould and Barber, were of the envious minority. They had listened coldly to their chief's eulogies of Hugh's courage and coolness at the time of the late accident, which had saved the Company thousands of pounds in the form of costs and damages. They had been mute when Mr Dicker spoke of preferment as a thing certain to accrue to the Hollow Oak station-master. It is for Managers and Chairmen to promote deserving subordinates, not for Directors as such. The station had been inspected ; the accounts examined ; it only remained to take over the money belonging to the Company.

Hugh went to his house, where the cash-box was kept, and returned to the waiting-room, where he had left the Directors, with a white scared face and haggard eyes. 'Gentlemen,' he said in a voice that he vainly tried to render firm, 'I have been robbed ! The Company's money in my possession, as the accounts prove, amounted to one hundred and ninety-three pounds fifteen shillings. Of this sum, the greater part was in Bank of England notes, the numbers of which I have marked on this list, as you will see. The money, as I happen to know, was safe yesterday at noon. I absented myself for three hours or so, from the station, at this our slack time, leaving the cash in the cash-box, locked in a locked cupboard in my bedroom. I left the house-door locked, and found it locked on my return. So were the cupboard and the cash-box, when I went to seek the money a few minutes since. But—'

and here the young man groaned and turned away his face—'some thief has carried off every farthing there.'

The Directors looked at one another blankly. Then Mr Dicker rose, and going up to Hugh, clapped him on the shoulder in token of encouragement. 'This is a bad business,' he said ; 'but do not take it so to heart, my young friend. No one imputes, for an instant, blame to you, and—'

'Excuse me, Mr Dicker, sir,' croaked out Mr Mould, arching his shaggy eyebrows and shaking his fat head ; 'Mr Barber and I may not be quite certain to take so charitable, ahem ! a view of what appears to us a very, ahem ! awkward transaction.'

'Excessively awkward, very !' chimed in red-faced Mr Barber.

'Not, of course,' resumed the senior of the two, 'that we would absolutely condemn Mr Ashton unheard'—

'Condemn !' broke in Hugh, flushing crimson, and then growing pale again. 'Can you pretend to believe, gentlemen, that I—I—'

He ceased speaking, and stood with horror in his eyes, as if for the first time he fathomed the position in which he found himself, and the suspicions under which he lay.

'I, for one,' said Mr Dicker sturdily, 'believe, from the bottom of my heart, everything that Mr Ashton has told us. I would stake ten thousand pounds on his truth and honour, and ten thousand at the back of that, Mr Mould ! I never saw a better lad, nor a braver, and I am not going to desert him at this pinch.'

But Mr Mould appeared to have reason on his side when he said, gruffly, that Mr Dicker's partiality must not blind him to obvious facts. Hugh was in a place of trust. He had been appointed, it seemed, without producing testimonials or giving security. The money in his charge had disappeared, on the eve of the Directors' visit, and he had nothing to say in explanation of the disappearance. With all due deference to the Deputy Chairman, the case had an ugly look. By all means let it be investigated. So the three Directors went, in Hugh's company, to look at the cupboard, and to look at the cash-box whence the money had been abstracted. The cash-box still contained some papers, vouchers for the sum amassed by Hugh as station-master, and Mr Dicker's letter. Then Hugh was questioned as to the reason of his recent absence from the station. He said, frankly, that he had spent some time in Bullbury, where an anonymous letter had invited him—for a purpose which he preferred to keep private—to attend.

'But where is this letter ?' asked Mr Dicker.

Hugh could only conjecture that it had been stolen, together with the Company's cash, by the mysterious thief who had profited by his absence.

'Perhaps, Mr Dicker,' said Mr Mould, putting his thumbs into the armholes of his waistcoat, and looking more uncompromising than ever, 'you would like us to put faith in this cock-and-bull story ?'

'That's just it—cock-and-bull story !' echoed Mr Barber, rubbing together his beefy little hands.

'I do believe it, Mr Mould, begging your pardon, and in spite of your ill-nature !' exclaimed the Deputy Chairman, taking Hugh's hand publicly, and rapping out an oath in conclusion, which we

will hope may be pardoned to the capitalist of Guildhall Chambers.

But Mr Mould, backed by his red-faced colleague, seemed master of the situation. He had, he said, in justice to the Company, a duty to discharge, disagreeable no doubt, but which no overbearing conduct on the part of his official superior should deter him from carrying out according to his conscience. The station-master at Hollow Oak, appointed, Mr Mould must say, in a loose and irregular fashion, to a place of trust, had failed in that trust. He had had, by his own admission, funds in his charge. What had become of those funds? That was the question. The plain duty of the Directors was to go before the nearest county magistrate—there was Sir Henry Marsden, Chairman of Quarter-sessions, a shareholder of their own, whose house, Marsden Hall, was near—and let justice take its course.

'I'll pay the money, and be hanged to it!' said Mr Dicker angrily. But the other two would not hear of this.

'Felonies,' said the senior dryly, 'must not be compounded, even to save your young friend, Mr Dicker.'

Hugh had quite broken down. The capitalist's kindness had unmanned him. But he dashed away the hot tears from his proud eyes, and said quietly: 'I am at your service, gentlemen. Let us go before!'

At that moment, with rattle and roar, and the ear-piercing shriek of the steam-whistle, the day-express went thundering past, drowning Hugh's voice; and, as the iron clangour ceased, a strange hubbub and dissonance disturbed the normal stillness of the place, and up the narrow stairs came, stumbling in their eagerness, several men. Will Farleigh it was who, flushed and panting, rushed up the first. Then followed police helmets, bright buttons, and blue uniforms. Two policemen led or dragged into the room a man in sailor's garb, with handcuffed wrists and dejected air, like a fox that has been trapped.

'Why, Will, lad? And Jackson—a prisoner, it seems!' cried Hugh, looking to right and left.

'Yes, Captain Hugh! we've got the villain, hard and fast! Here is the thief that robbed you,' said the bird-hunter eagerly. 'And here'—as one of the constables produced from his own pockets, and laid on the table, two bunches of skeleton keys, a chisel, a heap of gold and bank-notes, a letter bearing the Bullbury post-mark, and a bowie-knife of American make—you may see what we found upon him. 'Twas Rose Trawl sent me. God granted that she should hear this hound, and a worse than he, Captain, one Swart or Grewler, the Miller of Pen Mawth, plotting your ruin, and how to send you out of your station here—those were the scoundrel's own words—with iron bracelets on; and he had nearly succeeded, but that I was on the watch, followed him to Bullbury, and got him arrested there.'

Even Mr Mould could no longer feel or affect incredulity. There were the bank-notes, found in Salem Jackson's pocket, and indorsed by Hugh. There was the anonymous letter that had tempted Hugh over to Bullbury, and which, as a measure of precaution, the robber had carried off. Every proof was clear, and Mr Dicker was jubilant.

'We will go before Sir Henry,' he said, with a look at Mr Mould, 'but with a different charge

to make, and against a different person, gentlemen.'

But the Bullbury sergeant of police, jealous for the honour of his town, intervened. The caption, he said, had been made in the borough. Sir Henry—at mention of whom he touched his helmet—was a county magistrate. Let the borough magistrates first decide whether the prisoner was to be handed over to the county jurisdiction or not. And let the prisoner be safely lodged in Bullbury Bridewell.

Salem Jackson simplified matters by his behaviour. Like most cowards, in adversity he was abject. He snivelled out contrite entreaties to be forgiven by all, and especially by Hugh, hinted darkly at his readiness to denounce the Black Miller, and only checked his garrulous confession by frequent pleas to be assured of immunity from punishment as, 'State evidence—Queen's—as I believe you call it in the—in the dear old country, gents!' So he was removed to strong lodgings at Bullbury; and Hugh wrung Will Farleigh's hands, and asked him a thousand questions, and thanked him as his best of friends; and Mr Dicker thanked him too; while even Mr Mould exclaimed stiffly: 'I am obliged to you, Mr—aw, Fairweather—for having prevented me from doing a great injustice.—Eh, Barber, didn't he?'

But he said it in a thick, pompous way, as though the fact of uttering those few words implied a receipt in full to himself and to his colleague for all previous severity in judging Hugh Ashton.

Then the two Directors caused their special train to be ordered up by telegraph from Stedham, and went off Londonwards, leaving the Deputy Chairman behind.

'I shall not leave my young friend here so soon, gentlemen both,' the capitalist had said with a cool nod.—'Good-day, Mr Mould—your servant, Mr Barber!'

Will Farleigh could not wait. A train, convenient for his return to the west, would start from Stedham at seven o'clock. And he must go to Alfringham, he said, to tell Miss Maud the result of his mission. Miss Maud, so the bird-hunter declared, had seemed as sorry for the scrape Captain Hugh was in, as himself or Rose Trawl. So Will trudged up again to Alfringham, where he found Miss Stanhope on the terrace that commanded a view of the road, eagerly awaiting him. And Maud thanked Will, and praised him, with thanks to heaven's mercy too, for Hugh's rescue from the vile schemes of vile men, and took him into the mansion, where Mrs Stanhope saw him, and commended him too, but with a well-bred moderation in her praise. And Will, with a grateful letter, hurriedly penned, of thanks from Maud Stanhope to her best of friends, dear Rose Trawl, was sent on in one of Lord Penrith's carriages to Stedham, in good time for his train to Cornwall. But he did not see the old lord himself, then struggling betwixt life and death.

CHAPTER XLVII.—MR DICKER'S DINNER.

Hugh Ashton left alone with Mr Dicker, after the special train had borne off the two other railway Directors, grasped the capitalist's hand and pressed it warmly.

'Heaven reward you, dear sir!' he said in a broken voice. 'You believed me, when others thought me a liar and a thief. I have known no such friend as you since my dear father died.'

'It is I, my boy, who have reason to be proud of your friendship,' answered Mr Dicker, coming for once fairly off his golden pedestal, and descending to the level of common humanity. 'I wish I had been your father. A son like you would have'— And the rich man sighed as he remembered that there was none to inherit his wealth save Miss Dicker—who was a plain little person, with pinkish eyes, and a resemblance to a white rabbit, overloaded with fine clothes and fine accomplishments—and whatsoever scion of needy nobility might become that young lady's husband.

'Your kindness emboldens me,' said Hugh, after a pause, 'to ask a further favour at your hands. My story—the real history of my life, I have breathed to no one; and I had determined, if I died before the proofs I seek were found, that the secret itself should die with me. But now, I begin to mistrust my own judgment, and should be glad of the counsel of so experienced a gentleman, as well as so true a friend'—

'As I am, eh?' chimed in the capitalist, patting Hugh gently on the shoulder. 'And quite right too. It's getting dark, isn't it; and if there's an inn in the neighbourhood where they can give us something to eat and a glass of wine, we'll dine together. By Jove! but we will.—Oh, the *Beville Arms*, eh?' And the capitalist passed his arm familiarly through Hugh's. 'Then the *Beville Arms* shall have the honour of providing for a hungry customer. This sort of thing makes me ravenous.—And you, Mr Edmunds, or whatever it is, will please to look to the station; and you and the others can drink Mr Ashton's health, at proper time and place, with this five-pound note.—Now come along, and I won't hear a word, mind, till dinner's on the table!'

The *Beville Arms*, gaining from the tattle of the porters some inkling of the wealth and commercial standing of its unexpected customer, exerted itself to content the fastidious palate of a Londoner. Somehow, there was a fish, and a chicken, and a pudding added to the chop and steak which were all that the local butcher could supply; while the landlord, who had been a servant at Alfringham once upon a time, unearthed a bottle of such green-sealed sherry as he kept for rare occasions, as when some belated fox-hunter slept at Hollow Oak.

'It's not half bad!' said Mr Dicker critically of the wine; 'but I'll give you, one of these days, some Amontillado, which couldn't be bought, sir, couldn't be bought. It was a present when the Aranjuez Junction was planned, from the Infante'— Never mind that! I want to hear your story, my poor boy.'

'In the first place,' said Hugh, with a forced smile, 'I have to begin with a sort of confession, Mr Dicker. I fly, as we sailors say, false colours at the main. My real name is Hugh—but not Hugh Ashton.'

'Dear me!' returned the capitalist, really interested.

'It is from no mean motive, heaven knows!' went on Hugh, 'that I have consented to disguise my identity, and to bear the humble name by

which I have for years been known. My poor father—who died in helping to save lives in a boat-accident in Wales, last summer—was a man of rank and family, who lay for weary years under a foul and hideous charge—as false as it was cruel—that of fratricide—of the murder of Mar-
madeuke Beville—his own brother.'

'Beville! your father! Surely he could not have been the Honourable George Beville, second son'— exclaimed the capitalist breathlessly.

'Second son, Mr Dicker,' said Hugh quietly, 'of the present Lord Penrith, of Alfringham, close to this place. I saw my grandfather, for the first time, when the railway accident occurred, the other day. Yes; my name is Hugh Beville—not Ashton—and these papers,' he added, as he drew from an inner breast-pocket of the coat he wore a large pocket-book of black leather, opened it, and laid it on the table before Mr Dicker—'these papers will prove that my words are true. Here is the marriage certificate of the Hon. George Beville's marriage to Letitia Ashton, at the chapel of the English Embassy in Paris. Here is my own certificate of birth and baptism, dated, as you will see, from Sydney, Australia. And here are letters'—

'But, my dear young friend!' said Mr Dicker, jumping excitedly to his feet, 'are you aware of two things? First, that you are heir to one of the oldest titles, and one of the greatest territorial fortunes, as well as the future head of one of our most ancient families in England. And, secondly, that you are the son of my kindest friend, of the man who lent me a helping hand at the most critical moment of my fortunes; for, without the two thousand pounds he lent me—and which, in fact, I owe still—I should never have been a partner in the house of Isaacson, Jellerby, and Dicker, of which I am now sole representative!'

Mr Dicker's excitement seemed contagious.

'Can it be possible,' exclaimed Hugh, springing up, 'that you have been my father's friend as well as mine? And if so, is it in your power to assist me in the task to which, beside his grave, I solemnly devoted myself, that of clearing his dear name from the base aspersions of a heartless world? Because, Mr Dicker, so long as George Beville is deemed the murderer of his brother, Hugh Beville chooses to remain as he has hitherto done, plain Hugh Ashton, and to earn his bread by the labour of his own hands. And no temptation of rank or fortune would avail to change a resolve deliberately made, and steadfastly adhered to. Even love itself could not do that.'

'You mean,' inquired the capitalist, who could scarcely credit himself with having heard aright, 'that you will not claim your rights as Lord Penrith's heir, unless he do justice to your father's memory?'

'That was the meaning I intended to convey,' answered the young man. 'Until my father's innocence is acknowledged, I, for my part, will not count kinship with those who drove him out, like Cain, into the wilderness.'

Mr Dicker resealed himself, and eyed Hugh very much as he had eyed him, in Guildhall Chambers, at the time of his refusal of the cheque.

'Upon my word,' said the man of money, wonderingly, 'you are a very extraordinary young man. But I like you the better for it. I felt from the

first that you reminded me of some one, and now I look at you I see the likeness, and yet the difference. Your poor father had a thoughtful look and a retiring manner. Well, it so happens that I can, in my turn, hold out a helping hand to the son of my former benefactor. Sit down again, and fill your glass, and I will tell you how. I need not explain how first by accident—a lucky accident for me—I made acquaintance with Mr George Beville. I was then a poor and struggling man, and the money that he lent me—it had been part of his mother's fortune—gave me my first decided lift in the world, converting me from a clerk into a partner. I prospered so well, that in two years or so I should have been able to repay the debt, when suddenly came the rumour that Lord Penrith's eldest son had been shot dead, and that his brother had fled the country rather than stand his trial for the act. I never, for a moment, believed your father guilty.

'You did not!' rejoined Hugh, with a bright gleam of pleasure on his face.

'No; because I knew him well, and could conceive,' resumed the capitalist, 'how his gentle nature would have shrunk, too sensitively perhaps, from the publicity of a trial in open court, and from the suspicious and callous curiosity of a crowd intent on being cheaply amused. And the circumstantial evidence, they said, was strong. Innocent men have been condemned ere this. At anyrate, I thought I could understand the motives that prompted him to keep away, and I tried more than once to discover his address and assure him of my regard; but in vain. What I never did comprehend was the reason of his doubly unfortunate absence at the very date of the murder.'

'These letters,' said Hugh, offering them, 'will explain that. They are from my mother, written while she was still Miss Ashton, and under a secret engagement to marry my father, who dared not, for fear of his father's prejudices and violence of temper, openly mention his attachment to an orphan girl without pedigree or fortune. It was a stolen match after all. My mother was induced to go over to Paris under escort of the old aunt with whom she lived, there to be privately married; and my father started to meet her in France, as ill-luck would have it, on the very afternoon that witnessed his brother's murder. He wrote to inform his father of this; but the old lord was angry and unjust, so that he destroyed the letter half-read, and answered it with a malediction.'

Mr Dicker took out his memorandum book and pencilled down a note or two. 'My poor friend left England, then, or at anyrate started from Alfringham, in the afternoon of the very day of the murder. That, in itself, should almost substantiate an alibi, coupled with the intention of going abroad, which these letters—yes, yes; post-marks and signatures well preserved, I see—establish.'

Hugh shook his head. 'My father always told me,' he said sadly, 'that he could not prove his innocence thus. He left his brother Marmaduke near the garden gate of the steward's house, and himself went by a footpath across the fields to Bromley Common, and so into the Stedham Road. At Stedham he procured a carriage and post-horses, and thus travelled to Southampton, whence he pursued his journey by railway to London and Dover. But he must still have been walking

towards Stedham when my uncle Marmaduke was found dead near Lambert's Stile, close to the Bullbury Road. Then, too, the pistol which was found in the snow, close to the place where the murder was done, had been mislaid, or stolen from the house, a day or two before; but unhappily my father had not mentioned its loss to any one.'

'That's bad!' rejoined the capitalist. 'But I hope we shall be able to prove that the fatal bullet was fired, not, as was assumed, from a pistol at all, but from a gun, and that the pistol was left on the ground for the purpose of directing suspicion to its owner, George Beville. Now listen to me! That poor fellow Purkiss, who perished in the shipwreck, as you remember, had special instructions from me to make inquiries, while in Australia, for George Beville's place of abode. In this he failed; but, strange to say, a man whom he befriended in Queensland, a poor wretch who had been waiter in a tavern, and was ill and poor, and whose last hours my clerk's good-nature rendered comfortable, dictated and signed a confession which Purkiss took down in writing, and which was among those valuable papers that were in the purple bag, and which you saved while rendering what assistance was possible on the night of the shipwreck. The man's name, as I recollect, was Cooper—it is a common name, I am told, among the gipsies, and he was himself of gipsy blood—and he had emigrated, been gold-digger, stockman, and shepherd, by turns, lost his health, and finally did not wish to die with the load of an undivulged secret on his conscience. Yes; his name was Cooper, and the usual camping-places of his tribe in or near this part of the Forest. He solemnly affirmed George Beville's absolute innocence of the crime imputed to him, declaring that he and a sister of his, Anne or Nan Cooper—better known as Gipsy or Ghost Nan—Why, you seem to know the name?' said the capitalist.

'I know the name, and the woman. But for heaven's sake, go on!' answered Hugh.

'Where was I?' said Mr Dicker. 'O yes; that he and a sister of his, bearing that name, were actually eye-witnesses of Marmaduke Beville's murder, being at that time encamped beside a hedge bordering the field in which the crime was committed, and that the deed was done by one James Grewler, the steward of Lord Penrith's estate, and a man in whom your grandfather reposed unbounded trust; and that the weapon used was a valuable gun, of somewhat remarkable construction for those days, which had been a present from Lord Penrith himself.'

'But why?' began Hugh, bewildered.

'Why, you will say,' went on the capitalist, 'did not the gipsies come forward to denounce the criminal, and save the reputation of an innocent man? But you must remember that these wanderers are at war with Society, and that it would take a strong motive to induce them to give evidence in a court of law, or aid the Justice they deem hostile to themselves. Then—if I recollect rightly—this Grewler had a hold on them, knowing of some poaching or petty depredations that the gang had committed; while, lastly, Cooper admitted having received hush-money, though to no great amount, from the steward, who afterwards, it appeared, absconded with a large sum of money belonging to Lord Penrith.'

'Why, then, may I ask, dear friend, did you'—Hugh began; but again the capitalist anticipated him.

'Why did I not, on receiving these papers from Australia which your courage preserved, make public the gipsy's statement, and clear your father's name? I answer—For two reasons. Cooper himself exacted a pledge from my clerk—of which, with some outline of the story, poor Purkiss informed me by mail—that old Lord Penrith should not hear the truth unless George Beville, or his innocent children, should prove to be alive to profit by it. I fancy the gipsy apprehended that some legal punishment might befall his sister, this Nan, or Nana, as he called her, of whom he seemed to stand in superstitious awe. And then, what proof had I that George Beville was alive? I knew that advertisements had been inserted, years ago, in the colonial newspapers, making inquiries about him, but fruitlessly. I will, however, telegraph forthwith to London to one of my people, and have the box that contains the confession brought to Hollow Oak to-morrow by the earliest train. Then we can go before Sir Henry, or any other justice of the peace, with a story worth the telling.'

The telegram was duly despatched; but there was still much to say and to arrange, and it was late before Hugh and Mr Dicker separated, the latter to commit himself to the lavender-scented sheets of the best bedroom at the village inn; the former to pass but broken slumbers, as may be guessed, while eagerly awaiting the morrow.

STAINED GLASS.

NEARLY contemporary with the revival of Gothic architecture applied both to ecclesiastical and secular buildings, the taste for the enrichment of such edifices by the introduction of coloured and painted glass has revived and flourished. The secret of communicating to glass the exquisite and glowing colours, so richly and harmoniously blended in the few uninjured specimens that remained in the mediæval churches of Great Britain, if not absolutely lost, was for long buried in obscurity. Another most serious impediment was the difficulty of producing a pigment which should possess sufficient affinity with the glass to be readily incorporated with it, and yet be capable of reduction to a consistency favourable to its use as an ordinary kind of painting material to be laid on, and variously treated, according to the artistic necessities of the manipulator. But these and other minor obstacles gradually disappeared before the searching investigations of enthusiasts in an art that had been so long neglected.

Let us now follow the art of glass-staining through its chief stages. The design of the window being determined upon, and the cartoon or full-sized drawing being prepared, a kind of skeleton-drawing is made, shewing only the lines which indicate the shape of each separate piece of glass. It is apparently not generally understood that a window is not one piece of glass, to which are applied the various colours displayed, but a number of small pieces, which are united by grooved lead, which incloses each individual fragment, and that each different colour we see is the colour of that particular piece of glass, the only painting material

employed being the dark-brown pigment used to define the more delicate and minute details. This skeleton or working drawing then passes to the cutting-room, where sheets of glass of every imaginable shade are arranged in racks, each bearing a number, by which a particular tint is known. The drawing being numbered on each separate piece of glass by means of a frame containing small pieces of every shade, and each numbered according to the rack containing the glass of that colour, the use of this frame renders unnecessary the tedious process of visiting each rack in search of the particular shade required; the glass is laid bit by bit on the drawing, and each piece is then cut to the required shape by means of a diamond.

After the glass is cut, it passes to the painter, who laying it over the drawing, traces upon it with his brush all the details of features, folds of drapery, foliage, &c., as designed by the artist. But as the action of the weather and the continually varying conditions of the atmosphere, would speedily remove every vestige of paint if left in this state, it is necessary to subject the painted glass to the action of heat by placing it for several hours in a kiln, under the influence of which the paint is fused into absolute affinity with the glass, and becomes actually incorporated with its substance. After this burning process, it only remains for the different pieces to be united with the grooved leaden framework which binds the whole together. The places where the leads join are then carefully soldered together, and nothing remains but to thoroughly work over the whole surface with a thick kind of cement, which fills up any interstices between the glass and lead, and renders the whole panel perfectly water-tight and weather-proof.

After having noted the various processes necessary to the completion of a window, let us proceed to the examination and comparison of the different styles and peculiarities which characterise the originals upon which most of our modern productions are founded. These styles or epochs correspond almost identically with those similarly adopted to distinguish the progress of architecture. The first is the Early English, commencing approximately towards the close of the twelfth and extending to the end of the thirteenth century. The windows of this period are characterised by extreme simplicity and even crudeness of design; but these defects as such, when carried to extremes, are counterbalanced by the great richness of general effect, and an apparently intuitive appreciation of the rules which affect and govern a pleasing harmony of colour. As the architecture of this period in its severe simplicity had not arrived at the elaboration of dividing the windows into separate compartments, or 'lights' as they are technically termed, it is obvious that the artist was either restricted to the portrayal of a single figure or subject in one window; or was compelled, if desirous of introducing more than one such representation, to reduce the size of each individual picture, and by a judicious and ornamental arrangement of geometrically shaped panels, to form by the repetition of these an effective and pleasing whole. This treatment was one widely adopted at this time both in England and abroad; and the comparatively few specimens

at home, and those somewhat more numerous on the continent, are sufficient to show how effectively these arrangements were carried out. A natural consequence of the then architectural ignorance of the advantages of mullioned windows, was the increase in size of the single lights, thus affording far wider scope to the artist in arranging his groups of subjects. They represented for the most part scenes from the life of Christ, or pictorial histories of sainted and martyred Christians; and evidenced painstaking care on the part of the monastic artists who originated and executed the designs.

On comparing the attempts at ornamentation of this period in architecture and in illuminated manuscripts, we find the mediæval artists following in the same track; and thus we find the decorating of their windows to take the form either of canopies and bases, founded in their design on the actual stone models before them in their churches, or of foliated scroll-work of an extremely conventional and formal character. We find as a rule, that the single figures—such as figures representing the apotheoses of saints or martyrs—stood under the canopies referred to with probably nothing but a broad strip to support the figure; and in the same manner the architectural work of the canopies was designed with the most sublime disregard of perspective, and arches of the flimsiest structure supported a superincumbent weight calculated to strike a modern engineer with horror. But such eccentricities as these are forgotten when we look upon the complete work, and see how, with all its incongruities of drawing, and its frequent defiance of the laws of gravity, the idea thus crudely conveyed was one of reverential worship on the part of the designers.

On the other hand, the grouped subjects, when arranged to contain several scenes, were generally separated by flowing scroll-work bearing some resemblance to foliage, but growing in carefully drawn curves, and interlacing with a remarkably happy effect of colour rather than of truth to nature. Still, the effect as a whole is beautiful and devotional in the extreme; and it is interesting for those who have the opportunity of studying the progressive styles, to note how, as devoutness and purity of expression diminishes, there grows a taste for elaborate and beautiful ornamental details, and a more artistic aptitude in the drawing of human and other figures.

In the glass of this period the brush is but sparingly used; the dresses being very simple and with few folds, are little more than the coloured glass cut to the shape as nearly as possible, a few strong strokes of the brush indicating the leading folds. The figures too are small compared with the space at command, and the accessories of background, trees, buildings, &c. are treated in the simplest and most primitive manner. But by slow degrees the style became merged into what is known as the Decorated or Second Pointed Period.

This epoch appears in mediæval art to be the culminating point in architecture, stained glass, and illumination, beyond which the most aspiring ambition could not hope to pass; and truly it is difficult to imagine anything more perfect in its own sphere than the different branches of art at this time. The crudeness and imperfections of the earlier years were now rectified and supplied;

while little was lost of original simplicity or feeling in the superior treatment of the later style.

In this the Decorated Period we find the windows divided by mullions, and as the years went on, the mullions by interlacing curves, forming smaller openings in the upper part of the window, called tracery. The width of the several lights by this alteration was naturally considerably diminished, and encouraged the almost universal adoption of the canopy as an appropriate finish to the work. And in these canopies are evinced the most pleasing and varied fancies, being, with certain restrictions, almost reproductions of the beautiful stone tabernacle-work still to be seen throughout the cathedral towns of England. The crocketed pinnacle, the traceried window, the gargoyle grotesquely leering from his coign of vantage—all are to be found depicted in transparent splendour. The painting too at this period is found to have progressed; the features are more carefully and naturally traced; there is less grotesqueness of pose; the drapery bears evidence of closer study; and the whole shews a decided advance towards artistic success. The glass itself is cut in larger pieces as the power of expression by painting increases, and this of course implies a more sparing use of the lead-grooves, and a corresponding increase of lightness. At this point then, it may be said the art has reached its zenith; and from this point commences the downward course. It is perhaps natural that as the artists towards the close of the fourteenth century became conscious of their improvement in many ways, each generation should strive to outstrip the other; and beneficial as such a course, under certain restrictions, must necessarily be, the unrestrained and imperfectly educated efforts of these rivals, brought about a result far more disastrous than an absolute standstill. These artists overlooked the fact that, from the very conditions of its manufacture and treatment, stained glass must always be to a certain extent conventional. This was the trap into which fell the leaders of the third period, called the Perpendicular or Third Pointed. In their endeavours, honest and laudable enough no doubt, to outstrip all competitors, they discarded the brilliant and gorgeous colours of previous years, and presented little positive colour, except in the backgrounds to figures or subjects. They substituted for the magnificent canopies of the Decorated Period, elaborate and generally painfully top-heavy structures, certainly more true in insignificant details than their predecessors, but in disregard of the commonest rules of perspective.

We have now arrived at the virtual termination of the practice of the art for the time being; for although it was carried on for some time longer on the continent, it languished slowly but surely, and expired for want of encouragement in the stagnant times of the seventeenth and eighteenth centuries; to be revived and to flourish again with renewed vigour, and under more favourable circumstances, in the present century.

Of the adaptability of this beautiful art to the internal decoration of both public and private buildings, it is not necessary to say much. It agreeably completes the general scheme of mural decoration, which would otherwise be wanting in unity of design, in consequence of the break in

the continuity of ornament by the existence of an undecorated and, apart from its purpose, unjustifiable blank space. Thus the artist in stained glass comes to the rescue of the decorator, and without interfering with the transmission of light, renders the hitherto unsightly window an additional beauty and adornment to the building. And the art has another great advantage—of being capable of use in concealment as well as display. It frequently happens that from various causes the outlook from a window is far from agreeable, though the necessity remains for the window itself; and here again stained glass is of the greatest service, as it can be arranged to admit light, and at the same time prevent the eye from resting on an unpleasant prospect without, or the curious eyes of prying outsiders from intruding on the privacy of those within.

It will be seen from the foregoing how many and urgent are the claims of the art of stained glass on the notice of lovers of architectural adornment; and in these days of intellectual enlightenment, and artistic as well as scientific progress, such claims will not present themselves in vain.

ANECDOTES OF DOCTORS.

AMONGST the most honoured of all the professions is that of Medicine. It is often also a very lucrative one, especially if a medical man gains a name in the *beau monde*, and still better, is called upon to attend royalty. It is said that William III. during the first eleven years of his reign paid the celebrated Dr Radcliffe on an average not less than six hundred guineas per annum.

At a more recent date, royalty has not shewn itself ungrateful for medical services. Mr Wadd states in his *Memorabilia* that the physicians who attended Queen Caroline had each five hundred guineas, and the surgeons three hundred; and that Dr Willis was rewarded for his successful attendance on King George III. by fifteen hundred per annum for twenty years, and six hundred and fifty per annum to his son for life. The other physicians had, however, only thirty guineas each visit to Windsor, and ten guineas each visit to Kew. A physician's ordinary fee at the close of the sixteenth and the beginning of the seventeenth centuries was ten shillings; but if it happened that his patient were a man of condition, the doctor expected gold; and still later, several pieces of that coin from rich patients. A good story is told of Sir Richard Jebb, who was once paid three guineas by a nobleman from whom he had a right to expect five. The doctor dropped the coins on the carpet, when a servant picked them up and restored them. But Sir Richard, instead of walking off, continued his search on the carpet.

'Are all the guineas found?' asked his lordship, looking round.

'There must be two still on the floor,' was Sir Richard's answer, 'for I have only three.'

The hint of course was taken, and the right sum made up.

Another physician who had been accustomed to receive a three-guinea fee from an old lady-patient, received one day only two, and had recourse to one part of Sir Richard's artifice, and assuming that the third guinea had been dropped, through

his carelessness, looked about on the floor for it. The result, however, was rather disappointing.

'Nay, nay,' said the old lady with a smile; 'you are not in fault. It is I who dropped it.'

How much of 'hope deferred' is experienced by many doctors in the beginning of their career before the guineas become plentiful, is little known by the public. It is said that the great surgeon Sir Astley Cooper, whose income eventually varied from fifteen to over twenty thousand per annum, earned five guineas the first year, and in his fifth his fees only reached a hundred pounds. But the day came when patients waited for hours in his anterooms before they could obtain an interview with him, and even then perhaps were compelled to go away without a consultation. And for some years one patient alone paid him six hundred pounds annually for professional attendance upon him at his seat near Croydon.

Though there are numerous instances of large sums being received by doctors for successful treatment of their patients, it is rarely that they reap substantial benefit beyond their ordinary fees, in cases of failure; instances, however, are known.

A story is told of a French lady who put herself into the hands of a surgeon to be bled; the operator used his lancet so clumsily that instead of a vein he cut an artery. This mishap eventually caused the death of the lady. With a mixture of humanity and irony, she made a will in which she bequeathed a life-annuity of eight hundred livres to the surgeon on condition 'that he never again bled anybody as long as he lived.'

A Polish Princess about a hundred years ago, who lost her life in similar circumstances, had the following clause inserted in her will: 'Convinced of the injury that my unfortunate accident will occasion to the unhappy surgeon who is the cause of my death, I bequeath to him a life-annuity of two hundred ducats, secured by my estate, and forgive his mistake from my heart. I wish this may indemnify him for the discredit which my sorrowful catastrophe will bring upon him.'

Bleeding in those days, notwithstanding its risks, seems to have been regarded as almost a sovereign remedy for present ills, and an antidote against prospective ones. A good story is told of Lord Chesterfield and a friend of his, Lord Radnor, who was fond of acting the surgeon as far as bleeding was concerned. We will give it in Mr Jeaffreson's own words, from whose interesting *Book about Doctors* we have obtained a portion of our information. 'Lord Chesterfield wanting an additional vote for a coming division in the House of Peers, called on Lord Radnor, and after a little introductory conversation, complained of a distressing headache.

"You ought to lose blood then," said Lord Radnor.

"Gad! do you indeed think so? Then my dear lord, do add to the service of your advice by performing the operation; I know you are a most skilful surgeon."

'Delighted at the compliment, Lord Radnor in a trice pulled out his lancet-case and opened a vein in his friend's arm.

"By-the-by," asked the patient, as his arm was being adroitly bound up, "do you go down to the House to-day?"

"I had not intended going," answered the noble operator, "not being sufficiently informed on the

question which is to be debated. But you, who have considered it, which side will you vote on?"

"In reply, Lord Chesterfield unfolded his view of the case; and Lord Radnor was so delighted with the reasoning of the man who held his surgical powers in such high estimation, that he forthwith promised to support the wily Earl's side in the division.

"I have shed my blood for the good of my country," said Lord Chesterfield that evening to a party of friends.

Amongst the doctors who have lived in this century, Abernethy perhaps figures most conspicuously. Though many of the stories related of his brusque manners and sometimes rude speech are said to be false or exaggerated, sufficient are authenticated to leave no doubt of his eccentricity. He had, however, under a rough exterior a kind heart. He often refused or returned his fees if he discovered that his patients were poor. In one well-known instance, a widow lady, whose child had been under his care, received from him, inclosed in a friendly letter, all the fees he had taken from her under the impression that she was well able to pay—he had learned that her means were straitened—and in addition fifty pounds, which he begged her to spend in giving her child a daily ride in the fresh air. To the honour of the profession be it said that instances of kind consideration and true generosity are far from rare amongst our medical men.

It is difficult to imagine how Abernethy could act with so much kindness and delicacy of feeling towards one lady, and yet give such offence to another, that she exclaimed: "I have heard of your rudeness before I came, sir, but I was not prepared for such treatment.—What am I to do with this?" she added; meaning the prescription he had given her.

"Anything you like," the surgeon roughly answered; "put it on the fire, if you please."

He had met his match. The lady took him at his word, placed his fee on the table, and his prescription on the fire, then with a bow left him. Abernethy instantly followed into the hall, apologised, and begged her either to take the fee back or allow him to rewrite the prescription; but all to no purpose; the lady would not yield.

On another occasion the doctor was forced to own that he had the worst of it. The story runs thus. He was sent for one day in great haste by an innkeeper, whose wife had in a quarrel scratched his face with her nails to such an extent that the poor man was bleeding and much disfigured. Abernethy thought this an opportunity not to be lost for admonishing the offender, and said: "Madam, are you not ashamed of yourself to treat your husband thus—the husband who is the head of all—your head, in fact?"

"Well, doctor," fiercely returned the virago, "and may I not scratch my own head?"

A gentleman once asked Abernethy if he thought the moderate use of snuff would "injure the brain."

"No sir," was the doctor's prompt reply; "for no man with a single ounce of brains would ever think of taking snuff."

At the end of last century, and extending far into this, there flourished in Lancashire a family of the name of Taylor, the male members of

which for two or three generations were known as 'The Whitworth Doctors.' Indeed some of their descendants may possibly be still in the profession. Though plain of speech and possessing little refinement, the Whitworth Doctors were great provincial celebrities, especially as surgeons; but their fame extended far beyond their own region. In a number of *Tail's Magazine* published forty years ago, William Howitt gave an account of a visit he paid to the Whitworth doctor then extant, who related to him one or two amusing incidents connected with his father's attendance upon royalty. He had been called in to prescribe for the Princess Elizabeth, a daughter of George III. 'The complaint of the Princess was a continued pain and stupor in the head. Of course John Taylor immediately ordered her to take his snuff. This snuff is made of the powdered leaves of the Asarabacca, which has the property of purging the head, and of which plenty was grown in the garden at Whitworth. John having given his order and delivered the snuff, looked about him, and seeing the Princesses all there, he clapped the Queen familiarly on the back, and said: "Well, thou art a farrently woman [good-looking] to be the mother of such a set of straight-backed lasses."

"Queen Charlotte took the unusual familiarity with very good grace, smiling and replying: "Yes, Mr Taylor; and I was once as straight-backed a lass as any of them."

"The doctor had not retired from the presence of royalty very long, when he was sent for again in great haste.

"Well, and what is the matter now?" asked he on entering.

"Oh, the Princess is taken with such a continual sneezing that we are quite alarmed."

"Is that all?" said John. "Then let the girl sneeze; that is the very thing that will do her good."

"The doctor is said to have had the honour of completely relieving the Princess of her complaint."

Patients doubtless often amuse by their idiosyncrasies the medical men they consult. According to Dean Ramsay, Dr Gregory—of immortal Mixture memory—used to tell a story of an old Highland chieftain, intended to shew how such Celtic potentates were once held to be superior to all the usual considerations which affect ordinary mortals. The doctor, after due examination, had in his usual decided and blunt manner pronounced the liver of the Highlander to be at fault, and to be the cause of his ill-health. His patient, who could not but consider this as taking a great liberty with a Highland chieftain, roared out: "And what business is it of yours whether I have a liver or not?"

We are also indebted to the Dean's *Reminiscences* for the two following stories. 'An old lady about seventy years of age sent for her medical attendant to consult him about a sore throat, which had troubled her for some days. The doctor, decked out with the now-prevailing fashion, a moustache and flowing beard, was ushered into her room. The old lady, after exchanging the usual civilities, described her complaint to the worthy son of *Æsculapius*.

"Well," said he, "do you know, Mrs Macfarlane, I used to be much troubled with the very same kind of sore throat; but ever since I allowed my

moustache and beard to grow, I have never been troubled with it?"

"Aweel, aweel," said the old lady dryly, "that may be the case; but ye maun prescribe some other method for me to get quit o' the sair throat; for ye ken, doctor, I canna adopt that cure."

"A servant of an old maiden lady, a patient of Dr Poole, formerly of Edinburgh, was under orders to go to the doctor every morning to report the state of her health, how she had slept, &c., with strict injunctions *always* to prefix, "with her compliments." At length one morning the girl brought this extraordinary message: "Miss S—'s compliments, and she died last night at eight o'clock!"

Doctors are by no means infallible, and sometimes make very serious mistakes. In the *Book of Blunders* there is a curious story told, quoted from Cooke's *Seven Narcotics*, of a young Spanish doctor who went from Madrid to the Philippine Islands some years since with the design of settling in the colony, and pushing his fortune by means of his profession. On the morning after he landed, the doctor sallied forth for a walk on the *paseo*. He had not proceeded far when his attention was attracted to a young girl, a native, who was walking a few paces ahead of him. He observed that every now and then the girl stooped her head towards the pavement, which was straightway spotted with blood. Alarmed on the girl's account, the doctor walked rapidly after her, observing that she still continued to expectorate blood at intervals as she went. Before he could overtake her, the girl had reached her home, a humble cottage in the suburbs, into which she entered. The doctor followed close upon her heels, and summoning her father and mother, directed them to send immediately for the priest, as their daughter had not many hours to live. The distracted parents having learned the profession of their visitor, immediately acceded to his request. The child was put to bed in extreme affright, having been told what was about to befall her. The nearest *padre* was brought, and everything was arranged to smooth the journey of her soul through the passes of purgatory. The doctor tried his skill to the utmost, but in vain. In less than twenty-four hours the girl was dead. As up to that time the young Indian had always enjoyed excellent health, the doctor's prognostication was regarded as an evidence of great and mysterious skill. The fame of it soon spread through Manilla, and very soon the newly arrived physician was beleaguered with patients, and in a fair way of accumulating a fortune.

In the midst of all this, somebody one day had the curiosity to ask the doctor how he could possibly have predicted the death of the girl, seeing that she had been in perfect health a few hours before.

"Predict it!" replied the doctor; "why sir, I saw her spit blood enough to have killed her half-a-dozen times."

"Blood! But how did you know it was blood?"

"How! What else could it be?"

"But every one spits red in Manilla."

The doctor, who had in the meantime observed this fact, and was labouring under some uneasiness in regard to it, refused to make any further confession at the time; but he had said enough

to elucidate the mystery. The thing soon spread through the city, and it became clear to every one that what the new *medico* had taken for blood was nothing else than the red juice of the *buyo*, and that the poor girl had died from the fear of death caused by his prediction.

The doctor's patients now fled from him as speedily as they had congregated; and to avoid the ridicule that awaited him, as well as the indignation of the friends of the deceased girl, the doctor was fain to escape from Manilla, and return with all speed to Spain.

We will bring our gossip to an end with a story illustrating the varying degrees of feeling, regulated by the state of his health, with which a patient may be said to regard his medical adviser. It is related of Bouvart, a French physician, that one morning as he entered the chamber of a certain Marquis whom he had attended through a very dangerous illness, he was addressed by his noble patient thus: "Good-day to you, Mr Bouvart! I feel quite in spirits, and think my fever has left me."

"I am sure it has," replied Bouvart dryly. "The very first expression you used convinced me of it."

"Pray explain yourself," said the Marquis.

"Nothing is easier," was the doctor's reply. "In the first days of your illness, when your life was in danger, I was your "dearest friend;" as you began to get better, I was your "good Bouvart;" and now I am "Mr Bouvart." Depend upon it you are quite recovered."

A COURIER'S STORY.

My name is Carl Johann Roedel. By birth and nationality I am a Swiss, but cosmopolitan in every taste and habit. In my early days I regularly followed the profession of a courier, as I do now occasionally when any of my old patrons or their friends require such services, which is rather infrequent, the taste of the travelling public having degenerated into hasty journeys by express trains, with the consequent loss of all enjoyment of the different phases of scenery through which the travellers are passing. In the course of my many years' experience, I have been witness to many strange occurrences, have assisted in many a secret and adventurous undertaking, and have been subject to many perils. From among such varied experiences I give the following strange story, suppressing for obvious reasons the real names of those interested.

Many years ago I was engaged as courier to His Excellency the Honourable Frederick Eslington, ambassador-extraordinary of His Britannic Majesty King George, on a special secret mission to one of the great continental powers. Having finished his duties and successfully attained the object of his mission, we started on our homeward journey in the summer of 18—. The period was one to be long remembered from the political excitement which existed throughout all Europe, almost every government having unsheathed the sword. We had travelled a considerable part of the first stage of our return journey, when His Excellency, who

was feeling the fatigues of the incessant travelling in the heavy rumbling carriage, said he should stop at the next town we arrived at, and take rest and refreshment; both of which he was much in need of, besides having important state documents to transcribe. In due course we arrived at the small town of S—, on the confines of Germany, where we put up. We stayed a day and a half there; and I was then instructed to have the carriage and horses in readiness to continue our journey. His Excellency meanwhile had completed his writings, to which he had assiduously applied himself; and told me, as it was a fine afternoon, he would take a short walk, and on his return resume his journey at once; and I must therefore make all necessary preparations. He accordingly left the hotel. But he was never seen afterwards, nor was anything known of his fate!

I waited for upwards of an hour anxiously, and then made a close search for him, which I continued for several days; but not a trace could I discover of my master. A villager, however, living outside the town brought to me at the hotel a pair of overalls, which he stated he had found in a neighbouring copse. I recognised the garment as belonging to His Excellency; and at once repaired with the villager to the copse, and closely examined the spot, but found no trace or sign of any struggle.

Finding it useless to prosecute the search, I at once returned to London with His Excellency's travelling gear, which I handed to his family. The British government at once instituted inquiries, as also did His Excellency's family, and large rewards were offered by both, and advertisements widely disseminated for any information respecting the missing ambassador; but they failed one and all to gain any information of or the slightest clue to his fate. A certain amount of suspicion attached to me, but it was only momentary, and I at once cleared myself of it, and assisted the distracted wife and her missing husband's family as much as lay in my power. Well I remember the agonies of anxiety and suspense caused to the ambassador's wife and family by the distressing calamity. Magisterial investigation was made, experts were employed, and every endeavour made to penetrate the dark veil of mystery surrounding the event; but all efforts were unsuccessful. One of His Majesty's ambassadors had completely and mysteriously disappeared, without leaving a clue to light up the awful obscurity which enveloped the tragic occurrence.

Several years had elapsed since the distressing event, and the memory, the painful memory, of it was beginning to fade from my mind, when I happened to be in Antwerp on a short tour through Belgium with patrons. And while listlessly strolling by myself on the quay one summer's evening, watching the passengers disembarking from the newly arrived steamer, I was accosted by a mean, haggard-looking, little man of beggarly appearance, who spoke to me in Flemish.

'Are you not Herr Roeckel the courier?' said he.

'Yes,' replied I. 'What do you want with me? Who are you?'

'I suppose you have quite forgotten me?' said he.

I stared at him keenly. The man's features were somewhat familiar to me, yet I was confused in my remembrance of how and where I had seen him. 'I do not know you,' said I.

'Yes; you do, and very well,' replied he. 'My name is Ludwig Kühl, and I have frequently driven you the first stage out of Vienna. I did so when you were courier to His Excellency the Honourable Eslington, in the summer of the year 18—.'

(The courier is remembered even when the patron is forgotten, for it is to us that landlords and their servants look for their gratuities.)

I stared at him, and then recognised the haggard looks. 'True,' said I; 'I remember you now well. How goes it with you? What do you here in Antwerp? The old trade, eh?'

'Ah, no!' he replied with a deeply drawn sigh. 'It's a long story, and I can't tell it to you here in all this noise and bustle. Let us go to a quiet cabaret.'

I agreed; and in our short walk I revolved in my mind all those circumstances, so dark and impenetrable in their profound mystery, which had happened years before. And I remembered how our postillion Ludwig Kühl had assisted me in the unavailing search for His Excellency. Soon we reached a little cabaret—their name is legion in Antwerp—in one of the back streets near the Cathedral; and with a glass of his favourite Boonjekamp in front of him, he seated himself, and told me the following sequel to the mysterious disappearance.

'You must remember me, friend,' he began, 'when I was in a better condition than you now see me;' and he scanned his wretched garments, shrugging his shoulders with an impatient air.

I nodded acquiescence.

'Well,' said he, 'you must also know in your long experience of travel that all classes of society on the continent, and particularly in Vienna, have their secret club. The postillions had theirs; but it was subject to the rule of the Chief Secret Society. In my younger days, friend, I was induced, in an unlucky moment, to enroll myself as a member, and take the oaths of the Secret Society of Postillions. Bitterly have I repented since, for it is to that circumstance I owe my present deplorable state of mind and position.'

'But what has that to do with the mysterious case of His Excellency?' I asked of him somewhat impatiently.

'Much more than you imagine or can ever know, friend,' replied he, sententiously wagging his head. He paused for a moment. 'Well, I will tell you,' continued he, 'though you must not break my story with your inquiring comments. Firstly, then, you must know that I was on the establishment of Herr Spültzen, the carriage-master and stable-keeper from whom His Excellency the Honourable Eslington hired his travelling carriage and horses for his return journey. It was known to the Chief Secret Society that His Excellency was in possession of important papers, and it was also known that he was on the point of starting with them for England. The Chief Commander had important reasons for

obtaining these papers, or copies of them, and of one in particular above all others, by fair means or foul; and what the Chief says is to be done, is done invariably at any cost. The Committee had balloted for the person who must execute their orders, and their choice had fallen on me as postillion, and the more likely to effect a successful result. By virtue of my oath I was bound to obey, or I should have suffered a secret death, by assassination probably. I need not tell you my instructions; but a dreadful fate awaited you in the event of you or His Excellency obstructing our wishes. In every town through which we passed there were emissaries of the Chief Society to assist me, so great is its organisation; and when I received your instructions to pull up at the next town, which if you remember was S—, I knew the wishes of the Chief Commander would be effectually carried out. The landlord of the hotel you stayed at and the head hostler were known to me as members of the Chief Society, and there were other residents in the town also members whom I did not know. So you see, my friend, how His Excellency and you were encompassed in a net from which there was no escape; and he chuckled to himself as he said it. 'Now you remember how His Excellency was always engaged in writing his despatches and documents. Well, there was consequently great difficulty in getting a view of the papers without adopting foul means, and time was of great importance to the Chief Commander.'

'What!' I exclaimed in great astonishment, my hair almost on end with the suddenness of the confession—'what! Do you mean to tell me Carl Johann Roedel, that you murdered His Excellency in cold blood?'

'Not exactly that, friend,' he quietly replied. 'When His Excellency went for that short walk, the head hostler also went for a stroll in the same direction. A short distance from the town the hostler met a friend, also a member, and they quickly bound and gagged His Excellency, and carried him to the cellar of the latter's house, where they kept him secretly until after the excitement of the disappearance and search had subsided, when he was taken to Vienna in the involuntary disguise of a dangerous lunatic peasant, and afterwards'—And he made a significant sign indicative of strangulation. 'The papers were abstracted by the landlord, and handed to me, and I in turn delivered them to the Chief Commander personally. Nothing was ever said about the missing documents, if you recollect, because only one other person besides His Excellency and the Chief Commander knew of them, and he dared not say what they were.'

'But how,' asked I, 'was everything kept so quietly, as the British government made a great stir over the matter, and large rewards were offered?'

'Well,' replied he; 'those to whom the matter was referred were mostly members of the Chief Society, which you must remember, numbered in its roll members of all ranks and stations. The pair of overalls found in the cope some days after the disappearance were purposely placed there to lead and encourage the belief that His Excellency had been robbed and then murdered.'

'But you do not account for your being here in Antwerp now,' said I.

'Well, friend,' continued he, and he drew himself closer to me and spoke in a very low tone—'well, the Chief Commander, in consequence of the stir made by both the British and our government, and fearing disclosure on account of the large rewards offered, took effective steps to prevent it by ordering the deaths of those concerned in the tragedy. The landlord of the hotel, however, suddenly decamped to America—where he will be tracked, never fear—after hearing of the deaths of the hostler and his friend, who were found stabbed in their beds; and I escaped here, by circuitous routes, and I have remained in hiding ever since. But I am already known and discovered, and I go daily in fear of my life. The sign of the Black Dagger here'—and he tore open his vest and shirt, disclosing the print of a dagger on his breast—'is known to all members of the Secret Society. My death-warrant has long ago been signed, and I am studiously watched, I feel certain. Even now'—And he suddenly stopped, casting a cautious glance round the room, and pointed to a stranger who was silently smoking and drinking, to all appearance engrossed in their enjoyment. 'I must leave you,' he said in a hurried hoarse whisper. 'Good-bye, friend;' and he crept out of the *cabaret* quickly.

The next morning, Ludwig Kühl's body was found floating in the canal, near its entrance to the Scheldt, pierced in the breast by a short dagger, with the device in German on its flat black handle, 'We wait.'

LEANING AND CROOKED TOWERS AND STEEPLES.

Of these singular objects, whose striking appearance is due to various causes, we meet with a number of instances both in our own country and on the continent. Of leaning towers, perhaps the most remarkable, certainly the most widely known, is the celebrated one at Pisa in Italy. It is one hundred and eighty-seven feet in height, being ascended by three hundred and fifty-five steps, and is inclined from the perpendicular rather more than fourteen feet. Erected about 1174, this beautiful structure is built of marble and granite, having eight stories, each formed of arches supported by columns, the several stories being divided by ornamental cornices. Being unconnected with the neighbouring buildings, it was probably intended to be used as a belfry. Notwithstanding its inclination and the fact that seven hundred years have elapsed since the erection of the structure, it has withstood the ravages of time with more than ordinary success, exhibiting at the present time hardly any perceptible sign of decay. It would seem that the tower has not always presented the peculiar appearance which it has now assumed, for in the Campo Santa, a neighbouring burial-ground, the cloisters of which are ornamented with curious paintings on stucco, there exists a representation of the tower in an upright position. These paintings are supposed to have been executed about 1300, more than one hundred years after the tower was built; so that it may be considered pretty certain that the inclination was caused by the gradual sinking of the earth, as is the case with those at Bologna in the same country. The taller of these latter, that of Asinelli, was built in 1109. It is over three hundred feet high, and has been stated to

incline two feet and a half. It may be ascended from the interior by five hundred steps; and the summit commands an extensive view of the neighbouring cities of Imola, Ferrara, and Modena. The lesser tower of the two, that of Garisendi or Garissnidi, compared by Dante to the stooping giant Anteus, is about one hundred and forty feet high, and deviates seven or eight feet from the perpendicular. It has been found by experiment that most lofty buildings of any antiquity are slightly inclined from an upright position. In Italy, besides those already mentioned, numerous other instances are to be found. The bell-tower of St Mary Zibenica at Venice leans; also towers at Ravenna, and between Ferrara and Venice.

The most remarkable leaning tower in Great Britain is that of Caerphilly Castle, Glamorganshire. Being but between seventy and eighty feet high, it is eleven feet out of the perpendicular. The castle of which the tower forms a part was built about 1221, and the canting of the tower is said to have been caused by an explosion of hot liquid metal used by the occupants of the castle to pour on the heads of their enemies, at a siege which took place in 1326. There are also leaning towers at Bridgenorth Castle in Shropshire and at Corfe Castle in Dorsetshire, both caused by the use of gunpowder during the Civil War between King Charles and his parliament.

Of churches with crooked spires, the most noteworthy is the famous one at Chesterfield, in Derbyshire. It leans six feet towards the south, and four feet four inches towards the west, and its height is two hundred and thirty feet. So peculiar is the distorted appearance of this steeple, that it is said to appear falling towards the spectator from whatever point he approaches it. There are several traditions extant respecting this singular architectural deformity. One is that the builder, a native of Chesterfield, having agreed to erect a church, did so, finishing the tower without adding a spire. The authorities of the town, not being satisfied with the structure, appealed to the Attorney-general; who gave his opinion that the spire was as much a part of the church as the tower, and that consequently the builder must finish his contract by its addition. The subject was, however, fully discussed at a meeting of the Institute of British Architects in January 1855, and it was ascertained that the oak planks on which the framework of the spire rests are much decayed on one side; which is sufficient to cause the divergence from the perpendicular. The timbers also have the appearance of having been used in a green and unseasoned condition. The action of the sun upon the spire would therefore cause it to become crooked, and this may account for the distortion, without attributing it to design.

There used to be another example of a crooked spire at the church of St Nicholas, Great Yarmouth, which served as a landmark from the sea. There is an excellent view of the town of Yarmouth, shewing St Nicholas with its crooked steeple in Buck's *Perspective Views*, vol. iii. plate 82 (London, 1774). It, like Chesterfield spire, from whatever way viewed, appeared awry. It was however, taken down and rebuilt perpendicular about the commencement of the present century. Salisbury Cathedral spire is said to lean considerably from an upright position. There was a

common tradition in Chichester some sixty or seventy years ago that the architect who built the cathedral having quarrelled with his foreman, the latter went to Salisbury and built the spire of the cathedral at that place, which he carried up more than four hundred feet, in order to outdo the work of his former master, which was only three hundred feet in height. There is however, no truth in the tradition, as Chichester Cathedral was completed early in the twelfth century, and Salisbury not until the thirteenth. Lowestoft steeple is crooked, which is attributed to the warping of the lead-covered timber of which it is constructed. In the Lincolnshire fens, Spalding Church spire used to lean so much that it was in great danger of tumbling down. Four miles from Spalding is Surfleet Church, whose steeple, on account of the marshy ground on which it is built, inclines in a frightful manner towards the west. So alarming is the appearance of this singular building, that travellers have frequently dismounted from their horses, afraid lest the steeple should fall on them. Another example is Weston Church, also in this neighbourhood. It too has for many years leaned very perceptibly to the west. On Sunday evening February 8, 1835, Linthwaite Church, near Huddersfield, was struck by lightning; and without any of the stones being shattered, the spire was bent out of the perpendicular so as to incline towards the church. The tower of the Temple Church, Bristol, leans nearly four feet from the upright, and has by sinking separated from the church. Its appearance is unpleasant and somewhat alarming; but it has been examined from time to time to test its security. The steeple of Glasgow Cathedral has an inclination towards the south-west, commencing at the highest battlement, perhaps thirty or forty feet from its top. It was struck by lightning in 1756.

As a last instance, we will give the case of Wyburnbury Church, Cheshire, the tower of which used to lean about five feet towards the north-east. The inclination of this tower having exhibited a slight increase from year to year, it was resolved in 1834, so dangerous had it then become, to take it down and have it rebuilt. Fortunately, however, before this was commenced, a Mr Trubshaw having made an examination of the building, undertook to set it right again without pulling it down. By a simple and ingenious process, he accomplished his object; and the tower was restored to its perpendicular so safely that not a single stone of the fabric was injured; and it has ever since been perfectly secure and perfectly upright.

CHINESE PROVERBS.

How or whence a proverb has originated is in most cases a matter of doubt. Some few perhaps are choice morsels culled from the writings of noted authors; others are adaptations from the literature of ancient nations, and notably from that of the Hebrews; but in most cases they can be safely included under the heading 'old sayings.' This is the case with English proverbs; but it is more especially so with the twenty or twenty-five thousand which form the principal adornments of Chinese conversation. Mr Scarborough has devoted considerable time and trouble to making a methodical collection of the wise or witty say-

ings of the Celestials, and has produced a book (*Chinese Proverbs*, Trubner & Co., London), which will repay perusal, firstly, on account of the amusement which may be extracted from its pages; and secondly, because it serves to illustrate the morals, customs, and habits of those peculiar people.

Chinese proverbs are not without wit, although they do not always incline to brevity. In fact some of them may be fairly entitled 'short moral stories,' in which the Chinese excel; although, as the author of the work above referred to remarks, their conduct is not by any means in accordance with their preaching. Illustrative of their eagerness for obtaining a bargain, we quote the following generally accepted maxims: 'Calculate what you can sell before you buy.'

Who does not ready money clutch,
Of business talent has not much—

a distich worthy of the directors of a co-operative store. 'If you'd not be cheated, ask the price at three shops.' And again: 'When one cheats up to heaven in the price he asks, you come down to earth in the price you offer.' A slow trade is described by the phrase: 'To sell a couple of cucumbers in three days.' Whilst the good old maxim: 'There is no friendship in business,' is rendered by the Celestials in somewhat uncouth phraseology: 'Relations or no relations, my turnips are three hundred *cash* per *picul*.' The excellent results following from the united action of partners in business, are shewn by the couplet—

When two partners have one mind,
Clay is into gold refined.

Whilst very much disposed to sharp practice, the Chinaman is fully alive to the fact that if he would attain either eminence or competence, he must work hard. Invitations to perseverance and to thoroughness of purpose are frequent. 'If you don't scale the mountain, you cannot view the plain;' and, 'You had better go home and make a net than go down the river and *wish* for the fishes,' are illustrations of the Chinese method of expressing this sentiment.

The caution of the Chinese character is fairly represented by: 'If the wind be strong, yield to the wind; if the rain be heavy, get away from it;' and their dislike of procrastination after resolution, by the proverb: 'Wait till the Yellow River becomes clear, and how old will you be?' The fact being that the Yellow River is naturally and permanently 'of the muddiest muddy.'

Many of the Chinese proverbs have their counterparts in English; the difference of expression, however, being in many cases characteristic. Thus: 'Throw a sprat to catch a whale,' is rendered: 'Throw a brick to allure a gem.' 'Not to cry stinking fish,' is rendered in Chinese: 'The melon-seller declares his melons sweet.' 'Take care of the pence, and the pounds will take care of themselves,' becomes: 'Count *cash* as though they were gold'—*cash* being a coin of the smallest denomination. Again: 'A rolling stone gathers no moss,' is translated: 'The swallow plastering its nest is labour lost'—this being a very happy allusion to the migratory habits of that bird. 'Preparing is preventing,' an old English expression, has its counterpart in: 'Get

the coffin ready, and the man won't die;' whilst 'Too many cooks will spoil the broth,' is rendered by the curious expression: 'Seven hands and eight feet.' 'There is a black sheep in every flock,' becomes: 'Crows are black all the world over.' And the oft-quoted saying of 'Robbing Peter to pay Paul,' assumes the form: 'To pull down the western wall to repair the eastern.'

A great number of proverbs amongst the Chinese are noticeable chiefly for their peculiar forms of expression, or the singularity of the figurative language used. To lend to a spendthrift is: 'To pelt a dog with meat dumplings.' An impracticable task is described as: 'K'ua Fu's race after the sun's shadow;' or in derision of its inutility, as: 'A blind man going up a mountain to view the scenery.'

Many allusions are made in Chinese proverbs to the decrees of Fate, and the bulk of the people are firm believers that 'Nothing follows man's calculations, but that his whole life is arranged by Fate.' The opposite belief, however, finds expression in the following curious sentence, which in sentiment is much more healthy: 'The more I study, the more I miss the mark—what have I to do with Fate? The more I miss the mark, the more I study—what has Fate to do with me?'—a peculiar arrangement of an antithetical sentence, and containing much food for thought. A man without the necessary information is 'A blind man on a blind horse coming at midnight to a deep ditch;' whilst the following is a little gem in the way of curious expression. Speaking of the scarcity of good men, the Chinese say: 'There are "two" good men; one of them is *dead*, the other *unborn*.' A man with an extreme absence of mind is said 'to seek the ass he is riding on;' or still more frequently, his bundle, his umbrella, and himself are represented as three individualities; and he is made to say: 'Here's my bundle—here's my umbrella—but where am I?' Umbrellas, by-the-by, are important possessions among the Chinese, and the allusion to the same in the following curious verse will be readily appreciated; moreover, the moral conveyed is extremely good:

He hoards to-day; he hoards to-morrow; does
nothing else but hoard;
At length he has enough a new umbrella to afford;
When all at once he is assailed—a wind arises
quick,
And both his hands grasp nothing but a new
umbrella stick.

Servants seem almost as much trouble among the Celestials as among the English. A very independent domestic tells his master bluntly: 'There are temples elsewhere than on Mount Ni;' whilst on the other hand the employer gives vent to his spleen in the following curious, if not complimentary saying: 'One man will carry two buckets of water for his own use; two will carry one for their joint use; but three will carry none for anybody's use.' 'A lean dog shames his master,' is the reproof offered to a mean employer by his servant.

So far our attention has been given to those proverbs which illustrate the ordinary manners and habits of the great people that inhabit the eastern portion of Asia, and that without praising or condemning the sentiments expressed. No person can, however, fail to appreciate the beauty

of many of the moral sayings in use among the Chinese, and which they are in the habit of displaying in their places of amusement upon high-days and holidays, after the manner of the conductors of our Sunday-schools. They illustrate forcibly the high tone of morality taught by the old philosophers, as well as the insatiable desire for learning which exists even to the present day. We have not attempted any particular arrangement of subject, but conclude with the following :

'A wise man can fill a thousand mouths ; a fool cannot protect himself. One good word can warm three winter months ; one bad one stir up anger. If you converse by the way, remember there may be men in the grass. Let those who would not drink, look at a drunken man. The lion *opens* his mouth ; the elephant [the emblem of wisdom] *shuts* his : shut yours. They are only horses and cows in clothes who neglect the study of the past and present. Every character must be chewed to get its juice. Foam on the waves is the fame of earth. The bright moon is not round for long : the brilliant cloud is easily scattered. The ancients saw not the modern moon ; yet the modern moon shone on the ancients. The great wall of a myriad miles remains ; but Chin Shih 'Huang [its builder] is gone. Heaven, earth, and the spirits love the humble, not the proud ; to the humble they give happiness ; to the proud, calamity. Man cannot become perfect in a hundred years ; he can become corrupt in less than a day. Men who never violate their consciences are not startled by a knock at the door at midnight. Each half of a riven bamboo smokes. [This is said against quarrelling.] Better be upright and want, than wicked and have superabundance. To save one life is better than to build a seven-storied pagoda.' And lastly : 'Do not consider any virtue trivial, and so neglect it ; or any vice trivial, and so practise it.'

MARGINAL CREDITS.

IN the discussions that have lately taken place as regards banking, a phrase has sometimes been employed about which little or nothing is generally known. The phrase is 'Marginal Credits.' There is no reason why there should be any obscurity or mystification on the subject. The following is the meaning of the phrase.

By Marginal Credits are meant certain operations in which bankers lend the credit of their names, as it were, to their customers, and thus enable them to carry out important commercial transactions which otherwise could not be gone into, or only at excessive cost. A merchant in this country, for instance, desires to import tea or silk, but his name is not so well known on the Chinese Exchanges, that bills drawn upon him by a merchant in China can be sold there at a reasonable rate of exchange. The tea or silk cannot be bought without the money being on the spot to buy it with, and if he sends out specie for that purpose he involves himself in heavy charges for freight and insurance, and loses the interest of his money while on the voyage. Before it arrives, the prices of tea and silk may have been so altered in the market that he would not be inclined to buy, and his money would thus be placed where it is not wanted. But while drafts by the merchant in China on the merchant in

this country would not sell, or only at a heavy sacrifice, the drafts by the merchant in China on a banker in this country will sell at the best price. The merchant in this country therefore deposits with his banker, cash or securities equal to the amount to which he desires to use the banker's name, and receives from him *Marginal Credits* for the amount. These are bill-forms drawn upon the banker, but neither dated nor signed, with a margin containing an obligation by him to accept the bills when presented. The bills are dated, drawn, and endorsed by the merchant in China before being sold, so that the obligation runs from the date on which the money was actually paid, and the tea or silk is most likely in the merchant's warehouse before the bill is payable. For the transaction, the banker charges the merchant a commission, to remunerate himself for the risk involved.

Many other transactions between merchants abroad and in this country can only be carried through by the acceptances of a London banker being tendered in payment, but the transactions are intrinsically the same as when Marginal Credits are used. The banker in the country can arrange with his customer to obtain the London banker's credit for him. Bankers—usually in London—also accept bills to a great amount for the exchange operations of foreign banks. A banker in, say Canton, buys from his customers bills drawn upon merchants in this country for a given amount, and sends them to his correspondent in London, who holds them for him and grants a credit in his favour on the security of them. The Canton banker operates upon this credit by drawing upon the London banker, and sells his drafts at the most favourable exchange. With the money received he purchases other bills, and remits them also, to be again drawn against. When these operations are made with caution and sound judgment, they are beneficial to all concerned ; but when engaged in without sufficient knowledge or recklessly, they involve most disastrous consequences.

ON THE LAWN.

THE heliotropes within the garden-beds
Azure-gemmed clusters shewed ; and scarlet blooms
Of rare geraniums mingled with the bells
Of white petunias ; calceolarias,
Their yellow purses fringed with rich maroon,
Swayed lightly in the breeze : the perfume sweet
Of mignonette, of fragrant cabbage-rose,
Spice-breathed clove-pinks, and odorous jessamine
Filled all the August air.

She comes, she comes !

Amid the green and shining laurel leaves—
The laurel clump that skirts the Rectory lawn—
I saw the gleaming of a snowy dress—
White muslin sprayed with blue. A soft fair face,
Of wondrous beauty, set in golden hair,
Looked out upon me, with a sweet shy blush,
The while the tender, dewy violet eyes
To mine were raised, as on the lawn She stepped,
That white-robed vision, whispering : 'I am here !'
The flowers bloomed fairer, joyous sang the birds,
For Love's sweet glamour gilded everything ;
'Twas Eden there, at least to two fond souls,
And I—unworthy Adam—found my Eve ! A. H. B.

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